

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security  Assumption of Executory Contract or Unexpired Lease  Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 21-14200  
Salvatore Caravello, Jr. and Tara Caravello Judge: MBK

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 06/22/2021  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO Initial Debtor: /s/SC Initial Co-Debtor: /s/TC

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 515.00 per month to the Chapter 13 Trustee, starting on  
June 1, 2021 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection** ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor                    | Type of Priority | Amount to be Paid        |
|-----------------------------|------------------|--------------------------|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE   | AS ALLOWED BY STATUTE    |
| ATTORNEY FEE BALANCE        | ADMINISTRATIVE   | BALANCE DUE: \$ 4,750.00 |
| DOMESTIC SUPPORT OBLIGATION |                  |                          |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☐ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority   | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
|          | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. |              |                   |

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor                   | Collateral or Type of Debt     | Arrearage  | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------------------------|--------------------------------|------------|----------------------------|---|--|
| Fifth Third Bank (1st mtg) | 540 Bryn Mawr Drive, Brick, NJ | \$2,193.11 | 0                          | \$2,193.11                              | \$2,193.11                             |
|                            |                                |            |                            |   |  |

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|          |                            |           |                            |   |  |
|          |                            |           |                            |   |  |

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|                  |            |               |                 |  |
|                  |            |               |                 |  |

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
|          |            |                |                        |                |  |                      |                         |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor             | Collateral to be Surrendered        | Value of Surrendered Collateral | Remaining Unsecured Debt                      |
|----------------------|-------------------------------------|---------------------------------|---|
| Legacy Vacation Club | Resort World of Orlando (timeshare) | unknown                         | surrendered in full satisfaction of debt/lien |

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

PNC Mortgage (home equity line) on 540 Bryn Mawr Drive, Brick, NJ 08723

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

| Creditor                 | Collateral               | Total Amount to be Paid Through the Plan                 |
|--------------------------|--------------------------|--|
| Capital One Auto Finance | 2015 Chevrolet Silverado | \$22,095.00 @ 3.84% for a total repayment of \$23,219.00 |

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0 to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
|          |                                   |           |                   |



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|          |            |                |                        |                |  |   |

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|          |            |                |                        |                             |  |

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 05/12/2021.

Explain below **why** the plan is being modified:

Adding timeshare to be surrendered in full satisfaction of debt/lien  
Adding pre-petition mortgage payment to be paid in plan

Explain below **how** the plan is being modified:

part 4e: surrendering timeshare in full satisfaction of debt/lien  
part 4a: adding pre-petition mortgage payment to be paid in plan

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 06/22/2021

/s/Salvatore Caravello, Jr.  
Debtor

Date: 06/22/2021

/s/Tara Caravello  
Joint Debtor

Date: 06/22/2021

/s/William H. Oliver, Jr.  
Attorney for Debtor(s)

In re:  
Salvatore Caravello, Jr.  
Tara Caravello  
Debtors

Case No. 21-14200-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 13, 2021

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 55

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db/jdb    | + Salvatore Caravello, Jr., Tara Caravello, 540 Bryn Mawr Drive, Brick, NJ 08723-5012  |
| 519216990 | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998        |
| 519257584 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 519217002 | + Comenity/BJS, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125   |
| 519217008 | + Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  |
| 519217007 | Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546  |
| 519217010 | + First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499   |
| 519247029 | + JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 519261200 | + Legacy Vacation Club, 4700 Millenia Blvd, 6th Floor, Orlando, FL 32839-6021  |
| 519217018 | Nissan Motor Acceptance Corp/Infiniti, c/o Vital Recovery Services, LLC, PO Box 923747, Norcross, GA 30010-3747  |
| 519217017 | + Nissan Motor Acceptance Corp/Infiniti, Pob 660366, Dallas, TX 75266-0366   |
| 519217016 | + Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360  |
| 519217024 | + State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245  |

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                | Jul 13 2021 20:30:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov         | Jul 13 2021 20:30:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519219230 | Email/Text: ebnbankruptcy@ahm.honda.com            | Jul 13 2021 20:30:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088                               |
| 519216988 | + Email/Text: ally@ebn.phinsolutions.com           | Jul 13 2021 20:29:00 | Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901  |
| 519216989 | Email/Text: ebnbankruptcy@ahm.honda.com            | Jul 13 2021 20:30:00 | American Honda Financial Services, PO Box 7829, Philadelphia, PA 19101-7829  |
| 519216992 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Jul 13 2021 20:40:39 | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293   |
| 519216993 | + Email/PDF: AIS.COAF.EBN@Americaninfosource.com   | Jul 13 2021 20:40:39 | Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511  |
| 519221837 | + Email/PDF: acg.acg.ebn@americaninfosource.com    | Jul 13 2021 20:40:48 | Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901    |
| 519255308 | + Email/PDF: acg.acg.ebn@americaninfosource.com    | Jul 13 2021 20:40:48 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360  |

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|           |  |                      |   |
|-----------|--|----------------------|---|
| 519244884 | + Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM          | Jul 13 2021 20:40:40 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                           |
| 519216997 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Jul 13 2021 20:40:44 | Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  |
| 519216996 | + Email/PDF: Citi.BNC.Correspondence@citi.com        | Jul 13 2021 20:40:48 | Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034 |
| 519216999 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jul 13 2021 20:30:00 | Comenity Bank/Ann Taylor, Po Box 182789, Columbus, OH 43218-2789  |
| 519216998 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM           | Jul 13 2021 20:30:00 | Comenity Bank/Ann Taylor, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218                             |
| 519217001 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jul 13 2021 20:30:00 | Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789                                     |
| 519217000 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jul 13 2021 20:30:00 | Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                   |
| 519217003 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jul 13 2021 20:30:00 | Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125                                   |
| 519217004 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jul 13 2021 20:30:00 | Comenity/MPRC, Po Box 182120, Columbus, OH 43218-2120   |
| 519217006 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jul 13 2021 20:30:00 | ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120  |
| 519217005 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM         | Jul 13 2021 20:30:00 | ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125                     |
| 519217009 | + Email/Text: bankruptcy@firstelectronic.com         | Jul 13 2021 20:30:00 | First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271                     |
| 519217011 | + Email/Text: bankruptcy@greenskycrredit.com         | Jul 13 2021 20:29:00 | Greensky Llc, Attn: Bankruptcy, 1797 Northeast Expy Ne, Ste 100, Atlanta, GA 30329-2451                   |
| 519217013 | Email/Text: sbse.cio.bnc.mail@irs.gov                | Jul 13 2021 20:29:00 | Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346  |
| 519216994 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Jul 13 2021 20:40:43 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850                                 |
| 519216995 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Jul 13 2021 20:40:47 | Chase Card Services, Po Box 15369, Wilmington, DE 19850   |
| 519217014 | + Email/Text: PBNCNotifications@peritussservices.com | Jul 13 2021 20:29:00 | Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043                      |
| 519217015 | + Email/Text: PBNCNotifications@peritussservices.com | Jul 13 2021 20:29:00 | Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115  |
| 519217021 | Email/Text: Bankruptcy.Notices@pnc.com               | Jul 13 2021 20:29:00 | PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401   |
| 519217022 | Email/Text: Bankruptcy.Notices@pnc.com               | Jul 13 2021 20:29:00 | PNC Mortgage, Po Box 8703, Dayton, OH 45401   |
| 519217019 | Email/Text: Bankruptcy.Notices@pnc.com               | Jul 13 2021 20:29:00 | Pnc Bank, Attn: Bankruptcy Department, Po Box 94982, Ms: Br-Yb58-01-5, Cleveland, OH 44101                |
| 519217020 | Email/Text: Bankruptcy.Notices@pnc.com               | Jul 13 2021 20:29:00 | Pnc Bank, Po Box 3180, Pittsburgh, PA 15230   |
| 519257522 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 13 2021 20:40:47 | Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541                                   |
| 519234397 | Email/Text: bnc-quantum@quantum3group.com            | Jul 13 2021 20:30:00 | Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788        |
| 519217023 | + Email/Text: DeftBkr@santander.us                   | Jul 13 2021 20:30:00 | Santander, PO Box 12646, Reading, PA 19612-2646   |

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| 519217026 | + Email/PDF: gecsedl@recoverycorp.com | Jul 13 2021 20:40:38 | Synchr/HSN, Po Box 965017, Orlando, FL 32896-5017  |
| 519217025 | + Email/PDF: gecsedl@recoverycorp.com | Jul 13 2021 20:40:42 | Synchr/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                          |
| 519218485 | + Email/PDF: gecsedl@recoverycorp.com | Jul 13 2021 20:40:42 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519217027 | + Email/PDF: gecsedl@recoverycorp.com | Jul 13 2021 20:40:38 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060               |
| 519217028 | + Email/PDF: gecsedl@recoverycorp.com | Jul 13 2021 20:40:42 | Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015                                 |
| 519217029 | + Email/PDF: gecsedl@recoverycorp.com | Jul 13 2021 20:40:46 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064     |
| 519217030 | + Email/PDF: gecsedl@recoverycorp.com | Jul 13 2021 20:40:42 | Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001                        |
| 519217031 | + Email/PDF: gecsedl@recoverycorp.com | Jul 13 2021 20:40:42 | Synchrony Bank/Paypal, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060               |

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 519217012 |               | Greensky Llc  |
| 519216991 | *P++          | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998 |
| 519261201 | *+            | Legacy Vacation Club, 4700 Millenia Blvd, 6th Floor, Orlando, FL 32839-6021   |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2021 at the address(es) listed below:

| Name             | Email Address   |
|------------------|---|
| Albert Russo     | docs@russotrustee.com   |
| Denise E. Carlon | on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com            |
| Lauren Moyer     | on behalf of Creditor Fifth Third Bank National Association lmoyer@mwc-law.com, nj-ecfmail@ecf.courtdrive.com |

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Salvatore Caravello Jr. court docs@oliverandlegg.com, R59915@notify.bestcase.com

William H. Oliver, Jr.

on behalf of Joint Debtor Tara Caravello court docs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 6